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REMARKS

Claims 1, 3-12, and 14-32 are pending in the application. By this Amendment, claims 1, 9, 10, 12, 14 and 20 are amended, claims 2 and 13 are canceled without prejudice or disclaimer to the subject matter set forth therein, and claims 27-32 are added.

Reconsideration and allowance in view of the foregoing amendments and following remarks are respectfully requested. No new matter has been added by this Amendment. In particular, support for the amendments to the claims may be found in the published application paragraphs 8, 46-50, 67-69, 97-102, and 201; claims 2 and 13; and Figs. 3A-B and Fig. 4, for example.

A The 35 U.S.C. §102(e) Rejection Based on Ellmore

Claims 1-20 are rejected under 35 U.S.C. 102(e) as being anticipated by Ellmore (U.S. Patent 7,058,817). This rejection is respectfully traversed.

The Office Action asserts that regarding claim 1, Ellmore discloses a banking system for offering a plurality of financial services to customers via a login (i.e., initial sign on, see abstract), comprising: a host server; an interface to at least one remote server; a universal session manager; and a validation module operatively linked through an electronic network (see fig. 1); said universal session manager and validation module enabling customers of the banking system to access the host server and the at least one remote server via a single login to either the host server or the at least one remote server (i.e., the online ownership verification uses only a single account of the customer and the ownership verification criteria associated with the account, see also col. 2 lines 5-10 see abstract).

Applicant traverses such rejection as it pertains to claims 1 and 12, and as discussed below. In particular, Applicant requests the Examiner to clarify what is being relied upon in Ellmore to teach the claimed universal session manager. Applicant has reviewed Ellmore, and it

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is unclear what the Examiner is relying on for such teaching of a universal session manager.

Claim 1, as well as claim 12, is amended to recite further particulars of the invention.

Claim 1, as revised, recites:

A banking system for offering a plurality of financial services to customers via a sign-on process, comprising:

a host server;

a universal session manager operatively disposed on the host server, the universal session manager maintaining the sign-on process;

an interface to a plurality of remote servers by which a customer interfaces with the remote servers, the interface generated by the universal session manager, the interface having multiple frames; and

a validation module operatively linked to the universal session manager through an electronic network, such that the universal session manager retrieves validation information from the validation database in order to validate a customer;

the universal session manager, in conjunction with the validation module, enabling customers of the banking system to access the host server and the plurality of remote servers via a single login to the host server;

the host server providing a consolidated homepage, via the interface, that gives a customer summary information on accounts of the customer with the banking system, and the host server further providing links to the accounts in a first frame of the interface, the accounts being respectively maintained by the plurality of remote servers; and

upon selection of a link by a customer, the universal session manager:

checks, based on information in the validation database, that the customer is allowed access to the remote server;

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provides access to the remote server, by hosting the remote server in a second frame of the interface, so as to allow the customer use of services on the remote server; and simultaneously presents the first frame, containing the links to the accounts, while presenting the second frame.

Ellmore fails to teach or suggest such particulars as set forth in claim 1. Ellmore is directed to a system and method for single sign on process for websites with multiple applications and services. In the Abstract, Ellmore teaches a system and method for integrating the Internet front end sign on processes of the various systems of a financial institution which allows a customer to view and access its various financial accounts with the institution. Ellmore describes during the initial sign up for the online access to its accounts, a customer creates its User ID and password online during the same session. Once the customer has signed on (password) and verified ownership of at least one account, the system displays all of the customer's accounts that are available for access via the Internet website.

Illustratively, in column 3, lines 5-15, Ellmore teaches that once a customer has signed up and logged on, the present invention displays all customer accounts that the customer has selected for viewing (including account balances) on an account summary page. This account summary page allows the customer to then navigate to the line of business site to see more details or transact using the account. Once signed up for the online process, customers are able to add additional accounts online once they are available online or once a customer acquires a product. This process may not require additional verification of ownership, depending on where the new product falls in the verification hierarchy.

Further, in column 6, lines 56-66, Ellmore teaches that the customer is shown all of his/her accounts (including business accounts if applicable) that he/she has with the institution. The account information is presented to the customer based on data contained in the customer's

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CIF profile. After the accounts have been presented to the customer, the customer is given the option to view these accounts using system 100. In addition to the accounts the customer can view, the customer is shown all services (e.g., tax, payroll, wire transfer, and electronic billing services) in which the customer is able to participate. Ellmore teaches further aspects of the CIF account in column 8, lines 18-31.

Further, in column 15, lines 9-47, Ellmore teaches aspects of the account summary page. Ellmore describes that when the user clicks on a specific account to view details, he enters the system for the specific line of business (LOB) (see 190 196 in FIG. 1). On the account summary screen, the user is presented with a list of their enabled accounts, from which they can make a selection to see more details. They make their selection by clicking on the relevant hyperlinks, which brings the user into the appropriate LOB site supporting the selected product/account. Ellmore teaches that for example, the supporting LOB site could be online banking, mortgage servicing, investment or trading or credit card servicing. This screen also contains summary (balance) information for each of the accounts presented to the customer. This information will vary depending on the type of account.

However, Ellmore fails to teach or suggest all the features as recited in claim 1. In particular, claim 1 recites the host server providing a consolidated homepage, via the interface, that gives a customer summary information on accounts of the customer with the banking system, and the host server further providing links to the accounts in a first frame of the interface, the accounts being respectively maintained by the plurality of remote servers; and upon selection of a link by a customer, the universal session manager (1) checks, based on information in the validation database, that the customer is allowed access to the remote server, (2) provides access to the remote server, by hosting the remote server in a second frame of the interface, so as to allow the customer use of services on the remote server; and (3)

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simultaneously presents the first frame, containing the links to the accounts, while presenting the second frame.

Ellmore clearly fails to teach or suggest such various particulars, as well as the interrelationship of such particulars with the various other features of claim 1.

Accordingly, Applicant respectfully submits that the applied art fails to teach or suggest the invention as recited in claim 1 for at least the reasons set forth above. Further, Applicant respectfully submits that claim 12 recites patentable subject matter for reasons similar to those set forth above with respect to claim 1.

Further, the various dependent claims recite patentable subject matter at least for their various dependencies on the independent claims, as well as for the additional subject matter such dependent claims recite.

**B. The 35 U.S.C. §103 Rejection Based on Ellmore and Teper**

In the Office Action, claims 21-26 are rejected under 35 U.S.C. 103(a) as being unpatentable over Ellmore in View of Teper et al (Teper hereinafter, U.S. Patent 5,815,665). This rejection is respectfully traversed.

On pages 7 and 8, the Office Action proposes to combine teachings of Teper into the invention of Ellmore. Specifically, the Office Action asserts that re claims 21-23. Ellmore does not explicitly disclose the method, further comprising determining customer data, and customer preferences; and dynamically generating a customized homepage based on said customer data and customer preferences, but that however, Teper makes this disclosure.

Further, the Office Action asserts that Ellmore does not explicitly disclose the method, further comprising a customer accessing a frequently asked questions page with links to information sources, but that however, Teper discloses the method, further comprising a customer accessing a

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frequently asked questions page with links to information sources.

Applicant respectfully submits that even if it were obvious to so modify Ellmore based on Teper as proposed in the Office Action, which it is not admitted, that such modifications would fail to address or cure the deficiencies of Ellmore discussed above. Accordingly, claims 25 and 26 are allowable based on their dependency on claim 13.

Further, regarding claims 25-26, the Office Action asserts that Ellmore does not explicitly disclose the method, further comprising the steps of: a customer linking to the host server or a remote server from a partnered site, but that, however, Teper discloses the method, further comprising the steps of: a customer linking to the host server or a remote server from a partnered site. The Office Action concludes that thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Ellmore and Teper to allow users to have direct access to their online accounts.

Teper is directed to a system and method for providing trusted brokering services over a distributed network. In the Summary, Teper describes the Teper invention provides a system and method in which Service Providers host their own content as directly-accessible sites (referred to herein as "SP sites") on a distributed network such as the Internet, while relying on a centralized Online Broker site (which implements an Online Brokering Service) to handle user-authentication and billing matters. The system advantageously allows users to purchase online services from the SP sites directly, without having to transmit payment information and other personal information over the distributed network, and without having to reveal such information to the Service Providers from which the online services are purchased. In a preferred embodiment the SP sites are in the form of Web sites on the Internet, and the online services available on the Web sites are accessed by the user using a single account (e.g., username and/or password) established between the user and the Online Broker.

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The Office Action relies on Teper for the teaching of a "partnered site," as noted above. Applicant respectfully requests the Examiner to clarify the section of Teper relied upon for such teaching. Applicant has reviewed Teper, and the basis for such assertion is not apparent to Applicant.

Applicant notes that in Teper, in column 12, lines 30-36-59, Teper teaches with reference to FIGS. 2 and 3, the user may, at any time, access the Online Broker site 60 to view a user-specific bill and/or to update the user-specific information (if any) stored by Online Brokering Service. Teper describes this may be done using special components of the brokering client software 44. Advantageously, the bill shows all of the charges from all of the SP sites accessed by the user. Further, in column 16, lines 48-59, Teper teaches the operation of the MSN-based implementation, with reference to FIG. 4. Teper describes interactions between the system components once a socket connection has been established between the user computer 40 and the SP site 50.

However, such teachings of Teper are not seen to describe the "partnered site" relied upon in the Office Action. Further, Teper clearly fails to teach the particulars of claim 1, or claim 12, so as to cure the deficiencies discussed above. Withdrawal of the 35 U.S.C. §103 rejection is respectfully requested.

C. Conclusion

For at least the reasons outlined above, Applicant respectfully asserts that the application is in condition for allowance. Favorable reconsideration and allowance of the claims are respectfully solicited.

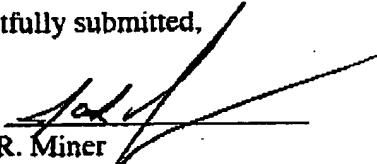
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It is believed that no fee is due in connection with this filing. However, if it is determined otherwise, the Commissioner is hereby authorized to charge our Deposit Account No. 50-0206.

Respectfully submitted,

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By:   
James R. Miner  
Registration No. 40,444

HUNTON & WILLIAMS LLP  
1900 K Street, N.W.  
Suite 1200  
Washington, D.C. 20006-1109  
Telephone: 202.955.1500  
Facsimile: 202.778.2201